

REMARKS

Claims 34-39, 41, 43-51, 53, and 58-72 remain pending in this Application. Claims 34, 36-39, 41, 43-44, 46-50, 59-63, 65, and 69-70 have been amended and Claims 71 and 72 have been added by this Response. No claims have been cancelled by this Response. In light of the amendments listed above and the remarks provided below, the Applicants respectfully assert that no new matter has been added, and that the present Application is now in condition for allowance. The Applicants respectfully request the Examiner's consideration of this Amendment and Response, and an allowance of the Application.

Additionally, the Applicants thank the Examiner for her consideration of the previous Amendment After Final, filed on August 14, 2007, and for her comments provided in the Advisory Action mailed on August 30, 2007.

Rejections under 35 U.S.C. § 102(e)

In the Final Office Action, the Examiner rejected Claims 34-39, 41, 43-51, 53, and 58-70 under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 6,070,150 to Remington et al. ("*Remington*").

Remington generally discloses a system and method for electronic bill presentment and payment that allows a biller to create a bill and transmit that bill to the user for their review and payment. (See *Remington*, col. 5, lines 52). More specifically, in *Remington*, software residing at the biller's site generates a bill, which may be a static data structure that holds bill data, and generally referred to as the "bill." (*Remington*, col. 7, lines 50-51, 61-64, describing "the bill 128"). *Remington* does explain that the bill may be generated "according to a format created entirely by the biller," and may include "additional features, such as embedded hyperlinks, pop-up boxes, pop-up dialog boxes, or pop-up advertisements" or include "executable code and other features, in addition to the basic data structure," (*Remington*, col. 7, lines 52-53, col. 8, lines 1-5). However, *Remington* clearly only describes the biller creating a single bill element associated with each bill, whereby all of the bill information for transmission to the customer exists in that single bill element. In a second embodiment of *Remington*, the biller sends the generated bill to

an intermediary, which then transfers the bill to the consumer; however, *Remington* does not disclose any processing by the intermediary the bill after it is received by the biller and before it is forwarded to the consumer. (See *Remington*, col. 16, lines 14-61).

The bill generated by the biller in *Remington* is then transmitted to the consumer for processing on a bill presentment and payment software application ("BPP") running on the consumer's computer. (*Remington*, col. 8, lines 17-24). Upon receipt of the bill from the biller by the consumer's BPP, the information from the bill is stored in a data structure for subsequent presentation to the user. (*Remington*, col. 9, lines 7-9, 59-63). Figures 7 and 8 show graphical representations of sample bills generated by the BPP and presented to the consumer. The sample bill representations in Figures 7 and 8 indicate that what is generated and transmitted by the biller, and presented to the consumer is most like a detailed bill, providing all of the bill data necessary for review and payment. (See *Remington*, FIGS. 7 and 8, and col. 10, lines 16-59). Therefore, it is clear that the bill as transmitted by the biller to the consumer, and the bill displayed to the consumer as generated by the BPP, is a single bill element that results from a single generation step by the biller.

Accordingly, the Applicants respectfully submit that *Remington* does not disclose, teach, or suggest every limitation of the pending claims as amended hereby. Specifically, the Applicants have amended independent Claim 34, to include the following features, among others: "processing bill data to generate bill summary information and to generate bill detail information . . . ;" "transmitting the generated bill summary information for display;" "transmitting the generated bill detail information for display;" and "wherein the transmitted bill summary information represents a subset of the transmitted bill detail information."

First, the Applicants respectfully assert that *Remington* fails to disclose or teach the step of "processing bill data to generate bill summary information and to generate bill detail information." As described above, *Remington* discusses a biller generating a single bill element, which is then transmitted to the consumer. Furthermore, the Applicants assert that this bill created by the biller most closely assimilates bill detail information, and does not represent summary information. Thus, *Remington* only discloses generating bill detail information.

However, assuming for the sake of argument that the bill created by the biller represents bill summary information, as stated by the Examiner in the Final Office Action, then there would be no separate generation of bill detail information. Accordingly, the biller in *Remington* either generates bill summary information or generates bill detail information, but does not generate both, and thus necessarily fails to disclose “processing bill data to generate bill summary information and to generate bill detail information,” as in Claim 34.

Furthermore, a portion of *Remington* cited by the Examiner in the Advisory Action as disclosing “bill summary of multiple bills,” (Advisory Action, pg. 2), merely describes the “other invoices” function that allows a consumer to “cycle[] among multiple bills from the same or different billers,” (*Remington*, col. 12, lines 3-5). Accordingly, what is described by the “other invoices” function is that the BPP allows for viewing of multiple bills, which were individually generated and transmitted by the biller to the consumer’s computer. In addition, this function in *Remington* does not disclose or teach displaying bill summary information, as all it allows for is cycling through the individual bills, not summarizing or displaying a subset of those individual bills. Thus, even considering the “other invoices” functionality, *Remington* clearly does not disclose “processing bill data to generate bill summary information and to generate bill detail information,” as in claim 34.

Accordingly, the Applicants respectfully state that *Remington* fails to disclose “processing bill data to generate bill summary information and to generate bill detail information,” as recited by amended Claim 34, and that Claim 34 is thus patentable over *Remington* for failing to disclose or teach every limitation of the claim.

Second, the Applicants respectfully state that *Remington* also fails to disclose or teach the two steps of “transmitting the generated bill summary information for display; and transmitting the generated bill detail information for display,” as also recited by Claim 34. For the same reasons described above – that *Remington* only discloses *generating* one bill element, *Remington* also only discloses *transmitting* one bill element. Whether *Remington* is read as disclosing transmitting bill detail information or transmitting bill summary information, there are no teachings that two bill elements – bill detail information and bill summary information – are

transmitted. Accordingly, the Applicants respectfully submit that *Remington* fails to disclose the steps of “transmitting the generated bill summary information for display; and transmitting the generated bill detail information for display.” Thus, because *Remington* again fails to disclose or teach every limitation of the claim, Claim 34 is patentable over *Remington*.

Finally, the Applicants have amended Claim 34 to also include the feature that “the transmitted bill summary information represents a subset of the transmitted bill detail information,” further distinguishing Claim 34 over *Remington*. Because *Remington* only discloses generating and/or transmitting one bill element, as stated above, it fails to disclose or teach transmitting both bill summary information and bill detail information “wherein the transmitted bill summary information represents a subset of the transmitted bill detail information.” Therefore, also for this reason, Claim 34 is patentable over *Remington* because it fails to disclose or teach each limitation of Claim 34.

Accordingly, the Applicants respectfully assert that *Remington* fails to disclose or teach every claim limitation of Claim 34 as amended, and therefore does not anticipate. Thus, Claim 34 for at least the reasons discussed above, is patentable over *Remington* and in condition for allowance. Furthermore, dependent Claims 35-39, 41, 43, 58-64, and 71 are patentable as a matter of law, depending from an allowable claim, notwithstanding their independent recitation of patentable features.

Additionally, independent Claims 44 and 70 contain limitations similar to Claim 34, and have been amended similarly. Therefore, the Applicants respectfully submit that Claims 44 and 70 patentable over *Remington* for at least the same reasons as for Claim 34. Likewise, dependent Claims 45-51, 53, 65, 69, and 72 are patentable as a matter of law, depending from an allowable claim, notwithstanding their independent recitation of patentable features.

Patentability of Dependent Claims

Additionally, the Applicants respectfully assert that *Remington* fails to teach or suggest other limitations recited in the dependent claims of the present Application. Certain examples of

limitations recited in dependent claims, but not taught or suggested by *Remington*, are presented herein.

First, the Applicants have added new dependent Claims 71 and 72 by this amendment. Claim 71 recites that “transmitting the generated bill summary information and the generated bill detail information includes transmitting the generated bill summary information separately from the transmitted bill detail information.” For reasons similar to those described above Claim 34 – that because *Remington* only generates and transmits a single bill element, *Remington* necessarily cannot generate and transmit both bill summary information and bill detail information – *Remington* also fails to disclose or teach “transmitting the generated bill summary information separately from the transmitted bill detail information,” as recited in Claim 71. Accordingly, the Applicants respectfully submit that *Remington* fails to anticipate newly added Claim 71. Claim 72 similarly recites that “the transmitted bill summary information is transmitted separately from the transmitted bill detail information.” Thus, for the same reasons as for Claim 71, *Remington* likewise fails to anticipate Claim 72.

Additionally, in one example from the previously presented dependent claims, *Remington* does not teach “normalizing the bill information” as recited in Claims 35 and 45. The portion cited by the Examiner as disclosing that “various data elements from the various systems are linked, calculations applied, and data consolidated,” (Advisory Action, pg. 2), simply discloses that the bill may be a static data structure that holds data related to account, billing, and remittance data, and is passed between the biller and the consumer, (*See Remington*, col. 7, lines 61-66). Nothing discloses “calculations” and “data consolidat[ion],” as stated by the Examiner, nor “normalization,” as contemplated by the present invention. Accordingly, *Remington* does not anticipate Claims 35 and 45.

In another example, *Remington* does not teach “viewing the generated bill summary information via a webpage over the Internet” to display bill summary information as recited in Claim 60. Instead, *Remington* requires a bill presentment and payment software application (the “BPP”) residing with the consumer’s computer (*see Remington*, col. 8, lines 22-24, and col. 9, lines 59-64) for presenting bill information to the consumer. The pertinent portion of *Remington*

cited by the Examiner merely states that the “bill presentment and payment remittance system [is] for use over an electronic network, and particularly the Internet.” (*Remington*, col. 5, lines 44-46). While the bill and remittance information may be transmitted over the Internet, (*Remington*, col. 5, lines 49-51), *Remington* does not disclose “viewing a webpage” to “display[] the generated bill summary information.” More specifically, BPP clearly does not include “viewing the generated bill summary information via a webpage over the Internet.” Thus, *Remington* fails to anticipate Claim 60, for at least the reason that *Remington* requires a dedicated, specific computer application running on the consumer’s computer to view bill information.

Claims 61 and 66, provide yet another example where *Remington* fails to anticipate. Claims 61 and 66 recite that “processing the bill data to generate the bill summary information includes processing bill data representing a plurality of bills to generate bill summary information that represents the plurality of bills,” and that “the generated bill summary information represents a plurality of bills,” respectively. The Examiner cites to column 12, lines 1-17 in *Remington* as disclosing this feature. As described above, this portion of *Remington* discloses the “other invoice” feature, which merely allows the consumer to “cycle[] among multiple bills from the same or different billers.” (*Remington*, col. 12, 3-5). This does not disclose “processing bill data representing a plurality of bills to generate bill summary information that represents the plurality of bills.” No bill summary information is generated by “cycl[ing] among multiple bills.” Furthermore, the “other invoices” functionality in *Remington* is performed by the BPP, and the “processing” step recited in Claims 61 and 66 are performed “at a location remote from a customer.” (See Claim 34, from which Claim 61 depends). Accordingly, the Applicants respectfully submit that *Remington* fails to anticipate Claims 61 and Claims 66 for at least these reasons.

Similarly, Claims 62 and 67 recite that “processing the bill data to generate the bill summary information includes processing bill data representing a plurality of bills from a plurality of billers to generate bill summary information that represents the plurality of bills from the plurality of billers,” and that “the plurality of bills is from a plurality of billers,” respectively.

Similar to the reasons given regarding Claims 61 and 66, the “other invoices” functionality of *Remington*, as relied upon by the Examiner, does not disclose “bill summary information that represents [a] plurality of bills from [a] plurality of billers.” Thus, the Applicants respectfully submit that for at least these reasons, *Remington* also fails to anticipate Claims 62 and 67.

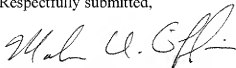
In conclusion, the Applicants respectfully state that independent Claims 34, 44, and 70 are not anticipated by *Remington*, because *Remington* fails to disclose or teach every limitation thereof, and are thus allowable. Furthermore, because *Remington* does not anticipate independent Claims 34, 44, and 70, the corresponding dependent Claims 35-39, 41, 43, 45-51, 53, 58-69, and 71-72 are patentable as a matter of law, depending from allowable claims, notwithstanding their independent recitation of patentable features. Therefore, the Applicants respectfully request the Examiner’s consideration of the remarks set forth herein, and request the pending claims be allowed.

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Amendment Accompanying an RCE

CONCLUSION

Reconsideration of the present Application is requested in light of the amended claims and the remarks. The Applicants believe they have responded to each matter raised by the Examiner. Allowance of the claims is respectfully solicited. It is not believed that extensions of time or additional fees are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



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